From: "patsy varano" <pavarano@mailstation.com> on 03/08/2004 12:01:04 PM

Subject: Availability of Funds and Collection of Checks

i am unhappy with the "check clearing for the 21st century act" and would ask that you provide me with protection for checks that are electronically processed. please require that banks put money back into my account, within ten (10) business days, if something goes wrong with checks i write and that are electronically processed. thank you!